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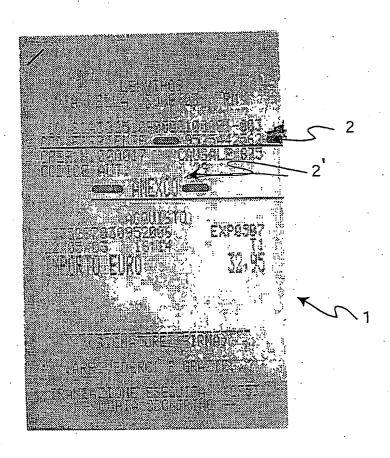
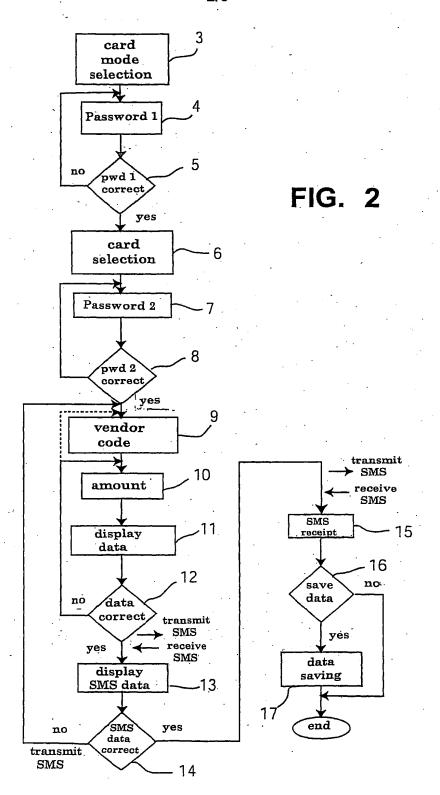
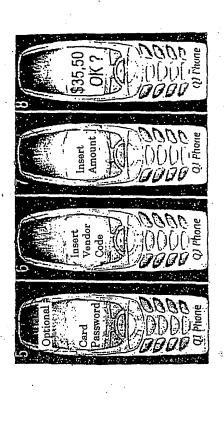


FIG. 1





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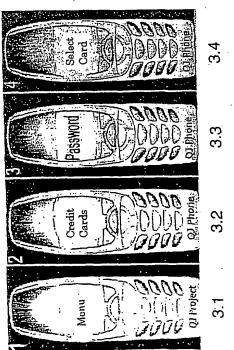
3.7

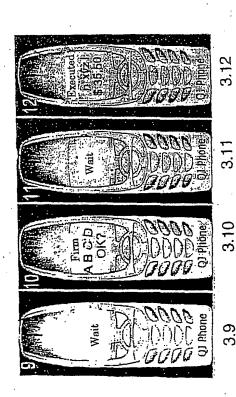
3.6

3.5

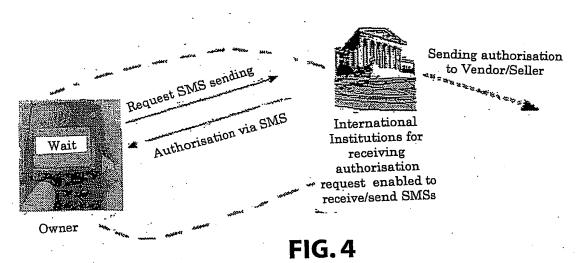


3.13





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SMS receiving/authorisation request forwarding server

Sending report
e-mail to the Owner

Request encoded
as P.O.S.

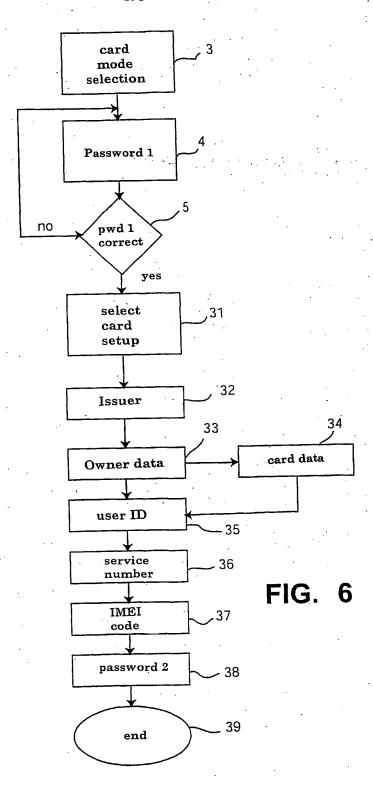
Authorisation

Owner

Sending authorisation
to Vendor/Seller

International
Institutions for receiving authorisation requests

FIG. 5



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